

Old Age, Disability, Death

First law: 1957.
Current laws: 1983 and 1995.
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 94.94 escudos.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 3% of earnings.
Employer: 7% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women) with 36 months of contributions.
Disability pension: Loss of 1/3 of salary or wage, or 2/3 disabled, and 36 months of contributions. Payable abroad.
Survivor pension: Age 65 (men) or 60 (women); children with some physical or mental incapacity. Temporary 12-month survivor pension for able-bodied but unemployed widow if under age 60, widower under age 65, or child under age 18.

Old-Age Benefits

Old-age pension: 20% of average earnings (based on 36 highest paid months in last 5 years) plus 1.5% for each year of coverage, up to a maximum of 85% of earnings.
Minimum pension: 4,200 escudos a month.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
Minimum pension: 4,200 escudos a month.
Maximum pension, 85% of average earnings.

Survivor Benefits

Survivor pension: 50% of pension of insured, payable to widow or widower. Orphans: 25% of pension of insured for each child under 18. Full orphan: 50% of pension of insured for each child under 18. Maximum survivor pension: 100% of pension of insured.
Funeral grant: Payable under family allowance program below.

Administrative Organization

Ministry of Employment, Training and Social Integration, general supervision.
National Institute of Social Security, general administration.

Sickness and Maternity

First law: 1976.
Current laws: 1983 and 1995.
Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured person: 4% of earnings.
Employer: 4% of payroll.
Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: No qualifying period.
Medical benefits: No qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 70% of most recent earnings or of average earnings during last 6 months, whichever is higher. Payable for up to 36 months. Employer pays 100% of earnings for first 3 days and 30% for 4th - 90th days.
Maternity benefit: 90% of last salary or of average earnings in last 6 months, whichever is higher. Payable for 30 days.
Nursing allowance: 900 escudos a month for 6 months (payable under family allowance program below).

Workers' Medical Benefits

Medical benefits: General and specialist care, hospitalization, house calls, medicines, and partial dental care.
75% of the cost of pharmaceuticals; 100% if pensioner or dependent.
Reimbursement for transportation and living expenses if treatment away from home: insured and dependents, 900 escudos daily; pensioners and dependents, total cost.
Partial payment (up to 75% of cost) for prosthetic devices and appliances.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Health, general supervision.
National Health Service, general administration.

Work Injury

First law: 1960.
Current law: 1978.
Type of program: Social insurance system.

Coverage

Employed persons, tenant farmers and sharecroppers, certain volunteer workers, members of cooperative enterprises, apprentices, and other on-the-job trainees.
Special program for government workers.

Source of Funds

Insured person: None.
Employer: 2% of payroll for service workers, 6% of payroll for all other workers; for domestic servants, 50 escudos a month (full time) or 30 escudos a month (part time).
Government: Original capitalization of program.
Maximum earnings for contribution purposes: 300 escudos a day.

Qualifying Conditions

Work-injury benefits: No qualifying period.

Permanent disability: At least 100% loss of capacity to work.

Partial disability: Partial loss of capacity to work.

Disability decided according to National Schedule of Accidental Disability.

Temporary Disability Benefits

Temporary disability benefit: 40% of average wage during first 14 days; 70% thereafter.

If hospitalized, benefit is 40%; with dependents, 70%.

Partial disability benefit: 25% of average wage .

Permanent Disability Benefits

Permanent disability pension: 70% of average base.

Constant attendance supplement: Up to 30% of average base.

Partial disability: Percentage of total disability pension proportionate to degree of disability between 10% and 100%. Payable from the day following accident (employer pays wage on day of accident).

Workers' Medical Benefits

Medical benefits: Medical treatment, surgery, hospitalization, prosthetic devices, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of deceased's average wage on day of accident. Payable to dependent widow, or dependent widower aged 65 if not remarried. Payable to divorced spouse or spouses (divided equally) if right to alimony.

Orphans: Half-orphan, 15% of deceased's average wage per child, including the unborn, up to age 18 (24 if student, no limit if disabled); full orphan, 45%.

10% of deceased's average wage to other dependent relatives (maximum, 30%).

Combined pensions not to exceed 70% of average wage.

Funeral grant: Up to 7,500 escudos.

Administrative Organization

Ministry of Labor, Youth and Social Action, general supervision.

Private Insurance Company, general administration.

Children must be under age 14 (24 if student; no limit if disabled).

Allowance paid with respect to employee's parents if their income is less than 2,000 escudos.

Family Allowance Benefits

Family allowances: 300 escudos a month for each dependent child; up to 900 escudos per month for each disabled child up to age 8, and for those age 8-14, 1,200 escudos.

Payable for maximum of 4 children. (Maximum does not apply if parent is pensioner or the insured person is deceased and the mother is unemployed.)

Nursing allowance: See maternity benefit above.

Funeral grant: Cost of burial up to maximum of 14,000 escudos for insured and spouse; 9,000 escudos for children aged 5-14 and 5,000 escudos for children up to 5 years of age.

Administrative Organization

Ministry of Employment, Training and Social Integration, general supervision.

National Institute of Social Security, general administration.

Family Allowances

First law: 1957.

Current laws: 1983 and 1995.

Coverage

Employed persons. Special system for public employees.

Source of Funds

Insured: None.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Family allowances: Payable after 1st day of enrollment.